

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION


IN RE: ) Case No: 23-42480  
)  
COZETTE M WARD ) Chapter 13  
)  
)  
)  
Debtor )

ORDER

Diana S. Daugherty ("the Movant")'s Motion Objecting to Discharge based on the Debtor having received a discharge either (1) in a case filed under Chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the order for relief under Chapter 13 in this case; or (2) in a case filed under Chapter 13 of the Bankruptcy Code during the 2-year period preceding the date of the order for relief under Chapter 13 in this case, 11 U.S.C. Sec. 1328 (f) came before the Court, no objections having been filed, it is accordingly

**ORDERED** that the Motion Objecting to Discharge based on the debtor having received a discharge either (1) in a case filed under Chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the order for relief under Chapter 13 in this case; or (2) in a case filed under Chapter 13 of the Bankruptcy Code during the 2-year period preceding the date of the order for relief under Chapter 13 in this case, 11 U.S.C. Sec. 1328(f) be and it is hereby **GRANTED** in that COZETTE M WARD received a discharge in case 20-44322-399 and pursuant to 11 U.S.C. Sec. 1328(f), **Debtor shall not receive a discharge in this present case, 23-42480.**

DATED: August 25, 2023  
St. Louis, Missouri

  
KATHY A. SURRATT-STATES  
U.S. Bankruptcy Judge

23-42480

ORDER

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Copies Mailed To:

ORDDNYDCH -- SI

COZETTE M WARD  
7435 HAZELCREST DR UNIT C  
HAZELWOOD, MO 63042

Diana S. Daugherty  
Standing Chapter 13 Trustee  
P.O. Box 430908  
St. Louis, MO 63143

WILLIAM H RIDINGS JR  
2510 S BRENTWOOD BLVD STE 205  
C/O RIDINGS LAW FIRM  
ST LOUIS, MO 63144

ALL CREDITORS AND PARTIES IN INTEREST LISTED ON THE MAILING MATRIX

United States Bankruptcy Court  
Eastern District of Missouri

In re:  
Cozette M Ward  
Debtor

Case No. 23-42480-kss  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0865-4  
Date Rcvd: Aug 25, 2023

User: admin  
Form ID: pdf01

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2023:**

Recip ID	Recipient Name and Address
db	+ Cozette M Ward, 7435 Hazelcrest Dr, unit C, Hazelwood, MO 63042-2280
25398280	+ Chime/the Bancorp Bank, 101 California Street, San Francisco, CA 94111-5802
25398873	+ Emmaus Homes Inc, Attn. Payroll Department, 3731 Mueller Rd, St Charles, MO 63301-8315
25398289	Jamissana Johnson, PO Box 4589, Florissant, MO 63034
25398296	+ St Louis Heart and Vascular, PO Box 1025, Maryland Heights, MO 63043-0025
25398297	+ St Lukes Hospital, PO Box 60974, Saint Louis, MO 63160-0974

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
25398276	Email/Text: bankruptcynotices@afterpay.com	Aug 25 2023 22:55:00	After Pay, 222 Kearny St, Suite 600, San Francisco, CA 94108
25398277	+ Email/Text: steve.reuter@acsloancenter.com	Aug 25 2023 22:56:00	American Credit Services, Attn: Bankruptcy, 9400 Gravois St, Saint Louis, MO 63123-4530
25398278	Email/Text: rcmb@bjc.org	Aug 25 2023 22:55:00	BJC HealthCare, PO Box 958410, Saint Louis, MO 63195
25398279	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 26 2023 01:08:37	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
25398281	+ Email/Text: bankruptcy_notifications@ccsusa.com	Aug 25 2023 22:56:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
25398283	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 25 2023 22:45:46	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
25398284	+ Email/Text: bnc-bluestem@quantum3group.com	Aug 25 2023 22:56:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
25398285	+ Email/Text: bankruptcynotices@fifsg.com	Aug 25 2023 22:56:00	First Investors Financial Dept, Attn: Bankruptcy, 3065 Akers Mill Rd Se, Ste 700, Atlanta, GA 30339-3124
25402910	+ Email/Text: bankruptcynotices@fifsg.com	Aug 25 2023 22:56:00	First Investors Servicing Corporation, 3065 Akers Mill Rd SE Suite 700, Atlanta, Georgia 30339-3124
25398286	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Aug 25 2023 22:46:19	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
25398287	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Aug 25 2023 22:56:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
25398288	+ Email/Text: sbse.cio.bnc@mail@irs.gov	Aug 25 2023 22:56:00	IRS, PO Box 7346, Insolvency Unit, Philadelphia, PA 19101-7346
25398290	Email/Text: bankruptcy@kashable.com	Aug 25 2023 22:55:00	Kashable Llc, Attn: Bankruptcy Dept, 489 5th Ave, 18th Floor, New York, NY 10017
25398291	+ Email/Text: PBNCNotifications@peritusservices.com	Aug 25 2023 22:55:00	Kohls/Capital One, Attn: Credit Administrator, Po

District/off: 0865-4

User: admin

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25398293	Email/Text: GenesisFS@ebn.phinsolutions.com	Aug 25 2023 22:56:00	Box 3043, Milwaukee, WI 53201-3043 Milestone MC, Genesis FS Card Services, PO Box 84059, Columbus, GA 31908-4059
25398456	+ Email/Text: ecfnofices@dor.mo.gov	Aug 25 2023 22:55:00	Missouri Department of Revenue, PO Box 475, 301 W High St, Jefferson City MO 65101-1517
25398294	+ Email/Text: ecfnofices@dor.mo.gov	Aug 25 2023 22:55:00	Missouri Dept of Revenue, 301 W High St, Jefferson City, MO 65101-1517
25398292	Email/Text: bankruptcy@qcholdings.com	Aug 25 2023 22:55:00	Lend Nation, 322 Emerson Rd, Ste B, High Ridge, MO 63049
25407470	Email/Text: bankruptcy@qcholdings.com	Aug 25 2023 22:55:00	QC Financial Services Inc. dba Lend Nation, PO BOX 14948, Lenexa, KS 66285
25413648	Email/Text: bnc-quantum@quantum3group.com	Aug 25 2023 22:56:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
25398295	Email/Text: BankruptcyFiling@stlouisco.com	Aug 25 2023 22:55:00	St Louis County Collector of Revenue, 41 South Central Ave, Saint Louis, MO 63105
25398298	+ Email/Text: documentfiling@lciinc.com	Aug 25 2023 22:55:00	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
25398300	+ Email/Text: usamoe.bankruptcy.filings@usdoj.gov	Aug 25 2023 22:55:00	United States Attorney, 111 South 10th St, 20th Floor, Saint Louis, MO 63102
25398457	+ Email/Text: usamoe.bankruptcy.filings@usdoj.gov	Aug 25 2023 22:55:00	United States Attorney, 111 South 10th Street, 20th Floor, St. Louis MO 63102
25400456	+ Email/Text: bankruptcyreports@wakeassoc.com	Aug 25 2023 22:56:00	WASHINGTON UNIVERSITY PHYSICIANS, C/O WAKEFIELD & ASSOCIATES LLC, PO BOX 58, FORT MORGAN, CO 80701-0058

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
25398282	*+	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
25398299	*+	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2023 at the address(es) listed below:

District/off: 0865-4

User: admin

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Date Rcvd: Aug 25, 2023

Form ID: pdf01

Total Noticed: 31

Name	Email Address
Diana S. Daugherty	standing_trustee@ch13stl.com trust33@ch13stl.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
William H. Ridings, Jr.	on behalf of Debtor Cozette M Ward ridingslaw2003@yahoo.com

TOTAL: 3